

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

HERMAN W GARBRECHT  
CYNTHIA L GARBRECHT  
Debtor(s)

Case No. 08-27435

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/13/2008.
- 2) The plan was confirmed on 12/08/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 10/05/2010.
- 6) Number of months from filing to last payment: 23.
- 7) Number of months case was pending: 24.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$92,325.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$13,566.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$13,566.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,305.82
Court Costs	\$0.00
Trustee Expenses & Compensation	\$720.13
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$2,025.95**

Attorney fees paid and disclosed by debtor: \$1,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AES/PHEAA	Unsecured	10,060.00	11,501.01	11,501.01	0.00	0.00
AMERICAN GENERAL FINANCE	Secured	11,665.00	11,665.00	11,665.00	10,404.61	1,135.44
AMERICAN GENERAL FINANCE	Unsecured	NA	311.09	311.09	0.00	0.00
B LINE LLC	Unsecured	2,525.00	3,184.95	3,184.95	0.00	0.00
B&L MARKETING	Unsecured	480.00	NA	NA	0.00	0.00
BANK ONE/JPM CHASE	Unsecured	272.00	257.98	257.98	0.00	0.00
CHASE BANK USA	Unsecured	4,904.00	NA	NA	0.00	0.00
CHASE BANK USA	Unsecured	9,591.00	NA	NA	0.00	0.00
CHASE BANK USA	Unsecured	11,192.00	NA	NA	0.00	0.00
CHASE BANK USA	Unsecured	1,922.00	NA	NA	0.00	0.00
CHASE HOME FINANCE	Secured	3,532.00	3,532.00	0.00	0.00	0.00
CHASE HOME FINANCE	Secured	NA	NA	NA	0.00	0.00
CHASE STUDENT LOAN SVCG LLC	Unsecured	3,823.00	4,440.39	4,440.39	0.00	0.00
CITIBANK	Unsecured	2,432.00	NA	NA	0.00	0.00
CITIBANK	Unsecured	2,494.00	NA	NA	0.00	0.00
CITICARDS PRIVATE LABEL	Unsecured	423.43	NA	NA	0.00	0.00
CMG GROUP LLC	Unsecured	390.00	NA	NA	0.00	0.00
CREDITORS COLLECTION BUREAU	Unsecured	39.30	NA	NA	0.00	0.00
DELL FINANCIAL SERVICES	Unsecured	2,007.00	2,095.25	2,095.25	0.00	0.00
DELL FINANCIAL SERVICES	Unsecured	1,065.00	1,131.29	1,131.29	0.00	0.00
DOUBLEDAY BOOK CLUB	Unsecured	48.96	NA	NA	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	1,480.49	1,501.72	1,501.72	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	2,177.00	2,303.36	2,303.36	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,569.00	1,710.95	1,710.95	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,049.00	1,099.24	1,099.24	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	819.00	911.45	911.45	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	701.00	796.02	796.02	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	473.00	441.59	441.59	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	5,856.91	5,141.56	5,141.56	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	2,013.00	2,103.77	2,103.77	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	994.00	1,057.34	1,057.34	0.00	0.00

<b>Scheduled Creditors:</b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ECAST SETTLEMENT CORPORATION	Unsecured	532.00	573.78	573.78	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	479.00	522.23	522.23	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	240.00	341.42	341.42	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,929.00	2,100.31	2,100.31	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	NA	494.03	494.03	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	NA	6,030.32	6,030.32	0.00	0.00
ECMC	Unsecured	6,612.00	7,552.50	7,552.50	0.00	0.00
FIRST PREMIER BANK	Unsecured	314.00	NA	NA	0.00	0.00
GINNYS	Unsecured	725.08	711.01	711.01	0.00	0.00
GMAC PAYMENT CENTER	Secured	NA	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	2,376.18	7,367.19	7,367.19	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	1,541.94	1,541.94	0.00	0.00
IPC OF ILLINOIS	Unsecured	48.30	NA	NA	0.00	0.00
JC PENNEY CO	Unsecured	37.83	NA	NA	0.00	0.00
MACYS RETAIL HOLDINGS INC	Unsecured	84.41	55.86	55.86	0.00	0.00
MED BUSINESS BUREAU	Unsecured	419.00	NA	NA	0.00	0.00
MIDNIGHT VELVET	Unsecured	439.52	435.20	435.20	0.00	0.00
MRSI	Unsecured	1,834.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS	Unsecured	77.00	NA	NA	0.00	0.00
NORTH SHORE AGENCY	Unsecured	31.90	NA	NA	0.00	0.00
NW SUBURBAN IMAGING CONSULTA	Unsecured	414.90	NA	NA	0.00	0.00
PAYDAY LOAN STORE	Unsecured	NA	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	2,494.94	2,584.88	2,584.88	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	383.00	355.26	355.26	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	6,756.00	6,906.74	6,906.74	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	2,662.00	2,748.45	2,748.45	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	7,652.00	7,996.72	7,996.72	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	304.00	339.38	339.38	0.00	0.00
PREMIER BANKCARD/CHARTER	Unsecured	263.00	299.10	299.10	0.00	0.00
PREMIER BANKCARD/CHARTER	Unsecured	437.00	468.39	468.39	0.00	0.00
PREMIER BANKCARD/CHARTER	Unsecured	379.00	415.80	415.80	0.00	0.00
PROVENA	Unsecured	290.30	NA	NA	0.00	0.00
PROVENA ST JOSEPH MEDICAL	Unsecured	43.00	NA	NA	0.00	0.00
RECOVERY MANAGEMENT SYSTEM	Unsecured	96.00	150.56	150.56	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	1,486.00	1,558.38	1,558.38	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	663.00	788.61	788.61	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	7,263.00	7,647.05	7,647.05	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	179.38	219.89	219.89	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	1,462.00	1,432.90	1,432.90	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	131.00	162.65	162.65	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	380.00	417.54	417.54	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	1,094.00	1,152.65	1,152.65	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	266.00	261.69	261.69	0.00	0.00
SALLIE MAE SERVICING CORP	Unsecured	2,143.00	NA	NA	0.00	0.00
SALLIE MAE SERVICING CORP	Unsecured	5,862.00	NA	NA	0.00	0.00
SALLIE MAE SERVICING CORP	Unsecured	2,283.00	NA	NA	0.00	0.00
SALLIE MAE SERVICING CORP	Unsecured	2,219.00	2,396.11	2,396.11	0.00	0.00
SCHOLASTIC	Unsecured	230.04	NA	NA	0.00	0.00
SEVENTH AVENUE	Unsecured	1,132.33	1,153.52	1,153.52	0.00	0.00
SHERMAN HOSPITAL	Unsecured	1,869.83	NA	NA	0.00	0.00
SKO BRENNER AMERICAN	Unsecured	249.75	NA	NA	0.00	0.00
SSM	Unsecured	390.00	NA	NA	0.00	0.00
SUNTECH	Unsecured	1,937.00	NA	NA	0.00	0.00
THE EDUCATION RESOURCES INSTIT	Unsecured	14,094.00	14,492.20	14,492.20	0.00	0.00
TIMBER TRAILS COND ASSOC	Secured	NA	NA	NA	0.00	0.00
TOTAL GYM LTD	Unsecured	387.11	NA	NA	0.00	0.00
UNITED STUDENT AID FUNDS INC	Unsecured	20,558.27	19,963.28	19,963.28	0.00	0.00
UNITED STUDENT AID FUNDS INC	Unsecured	411.00	411.00	411.00	0.00	0.00
UNITED STUDENT AID FUNDS INC	Unsecured	5,635.00	5,500.00	5,500.00	0.00	0.00
UNITED STUDENT AID FUNDS INC	Unsecured	5,127.00	5,222.91	5,222.91	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
US BANK	Unsecured	1,480.00	1,404.84	1,404.84	0.00	0.00
US BANK	Unsecured	NA	329.04	329.04	0.00	0.00
US BANK NATIONAL ASSOC	Secured	NA	NA	NA	0.00	0.00
WOMANCARE	Unsecured	809.53	NA	NA	0.00	0.00
WORLD FINANCIAL NETWORK	Unsecured	64.79	236.63	236.63	0.00	0.00
WORLD FINANCIAL NETWORK	Unsecured	578.00	630.59	630.59	0.00	0.00
WORLD FINANCIAL NETWORK	Unsecured	714.00	750.59	750.59	0.00	0.00
WORLD FINANCIAL NETWORK	Unsecured	269.17	768.88	768.88	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$11,665.00	\$10,404.61	\$1,135.44
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$11,665.00</b>	<b>\$10,404.61</b>	<b>\$1,135.44</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$7,367.19	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$7,367.19</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$149,513.79</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$2,025.95</u>	
Disbursements to Creditors	<u>\$11,540.05</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$13,566.00</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 10/20/2010

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.